

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: BIFFANY, LISA D.

Case No. 08-11038

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$6,794.80</u>
Total Distribution to Claimants: <u>\$0.00</u>	Claims Discharged Without Payment: <u>\$17,850.00</u>
Total Expenses of Administration: <u>\$1,457.53</u>	

3) Total gross receipts of \$ 1,500.43 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 42.90 (see **Exhibit 2** ), yielded net receipts of \$1,457.53 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$69,408.00	\$33,362.87	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,411.03	1,411.03	1,457.53
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	17,850.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS</b>	\$87,258.00	\$34,773.90	\$1,411.03	\$1,457.53

4) This case was originally filed under Chapter 7 on April 30, 2008.  
The case was pending for 46 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/06/2012 By: /s/DEBORAH K. EBNER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Preferential Transfer Recovery	1241-000	1,500.00
Interest Income	1270-000	0.43
<b>TOTAL GROSS RECEIPTS</b>		<b>\$1,500.43</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Lisa Biffany	Per Order of 6/17/11 doc# 44	8100-002	42.90
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$42.90</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Ford Credit	4110-000	33,908.00	33,362.87	0.00	0.00
NOTFILED	Chrysler Financial	4110-000	35,500.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$69,408.00</b>	<b>\$33,362.87</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
LaSalle County Treasurer	2820-000	N/A	580.95	580.95	580.95
LaSalle County Clerk	2820-000	N/A	781.90	781.90	781.90
LaSalle County Recorder of Deeds	2990-000	N/A	46.50	46.50	93.00

International Sureties	2300-000	N/A	1.34	1.34	1.34
International Sureties	2300-000	N/A	0.34	0.34	0.34
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,411.03	\$1,411.03	\$1,457.53

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Maurices	7100-000	1,350.00	N/A	N/A	0.00
NOTFILED	Sears Charge Plus	7100-000	1,750.00	N/A	N/A	0.00
NOTFILED	Sears Premiere Card	7100-000	1,350.00	N/A	N/A	0.00
NOTFILED	Marseillies Bank	7100-000	1,700.00	N/A	N/A	0.00
NOTFILED	Home Depot	7100-000	2,100.00	N/A	N/A	0.00
NOTFILED	Kays Jewelers	7100-000	2,900.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	6,700.00	N/A	N/A	0.00
NOTFILED	Jean Biffany	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Joshua Biffany	7100-000	0.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$17,850.00	\$0.00	\$0.00	\$0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-11038

Trustee: (330480) DEBORAH K. EBNER

Case Name: BIFFANY, LISA D.

Filed (f) or Converted (c): 04/30/08 (f)

§341(a) Meeting Date: 06/02/08

Period Ending: 03/06/12

Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Bank Accounts	179.80	0.00	0.00	FA
2	Household Goods	615.00	0.00	0.00	FA
3	Wearing apparel	200.00	0.00	0.00	FA
4	Life insurance policy; beneficiary is daughter;	Unknown	0.00	0.00	0.00
5	401 K retirement plan from employer Circle K at	5,800.00	0.00	0.00	FA
6	2008 Dodge vehicle	32,000.00	0.00	0.00	FA
7	2007 Ford vehicle	30,000.00	0.00	0.00	FA
8	Real Estate (u)	Unknown	Unknown	0.00	Unknown
9	Preferential Transfer Recovery (u)	Unknown	0.00	1,500.00	0.00
Int	INTEREST (u)	Unknown	N/A	0.43	Unknown
10	Assets Totals (Excluding unknown values)	\$68,794.80	\$0.00	\$1,500.43	\$0.00

#### Major Activities Affecting Case Closing:

Adversary settled. Real estate turned over to Trustee. Trustee is marketing the real estate. Trustee could not sell real estate and abandoned it to Debtor. Final account in process

Initial Projected Date Of Final Report (TFR): December 30, 2014

Current Projected Date Of Final Report (TFR): December 31, 2015

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-11038  
**Case Name:** BIFFANY, LISA D.

**Trustee:** DEBORAH K. EBNER (330480)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*55-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*5200

**Period Ending:** 03/06/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/17/09	{9}	Grochocinsky and Grochocinski and Loyd	partial settlement per court order	1241-000	1,500.00		1,500.00
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		1,500.01
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.06		1,500.07
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,500.12
02/03/10	1001	International Sureties	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2009 FOR CASE #08-11038, #016026455	2300-000		1.34	1,498.78
02/24/10	1002	LaSalle County Recorder of Deeds	Recording of deed at LaSalle County Recorder	2990-000		46.50	1,452.28
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,452.33
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.06		1,452.39
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.03		1,452.42
04/20/10		Wire out to BNYM account 9200*****5565	Wire out to BNYM account 9200*****5565	9999-000	-1,452.42		0.00

<b>ACCOUNT TOTALS</b>	<b>47.84</b>	<b>47.84</b>	<b>\$0.00</b>
Less: Bank Transfers	-1,452.42	0.00	
<b>Subtotal</b>	<b>1,500.26</b>	<b>47.84</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$1,500.26</b>	<b>\$47.84</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-11038

Case Name: BIFFANY, LISA D.

Taxpayer ID #: \*\*-\*\*\*5200

Period Ending: 03/06/12

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*55-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****5565	Wire in from JPMorgan Chase Bank, N.A. account *****5565	9999-000	1,452.42		1,452.42
04/22/10	11003	LaSalle County Clerk	Redemption of taxes per court order	2820-000		781.90	670.52
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.02		670.54
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.04		670.58
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.04		670.62
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.04		670.66
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.03		670.69
10/13/10		LaSalle County Treasurer	Property taxes	2820-000		580.95	89.74
03/13/11	11004	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2010 FOR CASE #08-11038, # 016026455	2300-000		0.34	89.40
06/23/11	11005	LaSalle County Recorder of Deeds	For recording of quit claim deed Voided on 12/28/11	2990-000		46.50	42.90
06/23/11	11006	Lisa Biffany	Per Order of 6/17/11 doc# 44	8100-002		42.90	0.00
12/28/11	11005	LaSalle County Recorder of Deeds	For recording of quit claim deed Voided: check issued on 06/23/11	2990-000		-46.50	46.50
01/03/12	11007	LaSalle County Recorder of Deeds	For recording of quit claim deed	2990-000		46.50	0.00

<b>ACCOUNT TOTALS</b>	<b>1,452.59</b>	<b>1,452.59</b>	<b>\$0.00</b>
Less: Bank Transfers	1,452.42	0.00	
<b>Subtotal</b>	<b>0.17</b>	<b>1,452.59</b>	
Less: Payments to Debtors		42.90	
<b>NET Receipts / Disbursements</b>	<b>\$0.17</b>	<b>\$1,409.69</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
<b>MMA # ***-*****55-65</b>	<b>1,500.26</b>	<b>47.84</b>	<b>0.00</b>
<b>Checking # 9200-*****55-65</b>	<b>0.17</b>	<b>1,409.69</b>	<b>0.00</b>
	<b>\$1,500.43</b>	<b>\$1,457.53</b>	<b>\$0.00</b>